

**PHELAN HALLINAN DIAMOND &  
JONES, LLP**

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Robert J. Davidow, Esquire  
BANKRUPTCY ATTORNEY

REPRESENTING LENDERS IN  
Pennsylvania

3/25/2019

BRAD J. SADEK, ESQUIRE  
1315 WALNUT STREET, SUITE 502  
PHILADELPHIA, PA 19107  
SENT VIA REGULAR MAIL AND EMAILED TO [brad@sadeklaw.com](mailto:brad@sadeklaw.com)

**RE: RICARDO L. LOPEZ, JR A/K/A RICARDO I. LOPEZ, JR**  
**Bankruptcy No.: 17-17917 AMC**

Dear Counselor:

Our client has advised us that payments have not been made in accordance with the terms of the Stipulation agreed to by the parties and approved by the Bankruptcy Court by an Order entered on October 30, 2018.

Pursuant to the terms of the Stipulation, your client has failed to make regular monthly payments, for the months of January 2019 through March 2019 in the amount of \$891.20, with additional Stipulation payments in the amount of \$717.89 for the months of January 2019 through March 2019, less Debtor's suspense in the amount of \$641.84. In order to cure this default, it will be necessary for your client to remit \$4,185.43, representing payments past due under the terms of the Stipulation, within ten (10) days from the date of this letter. Acceptance of partial payments will not constitute a waiver of Wells Fargo rights to pursue the default in the event the partial payments are not enough to cure the entire default. Payment (S) Due after 04/01/19 04/01/19- 04/01/19 @ \$891.20 STIP PAYMENT (S) DUE AFTER 04/01/19 04/01/19- 04/01/19-04/01/19 @\$717.89 GRAND TOTAL \$5,794.52

**Your clients' payment to cure this default should be remitted to: Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103, ATTN: Bjorn Pilgrim and made payable to WELLS FARGO BANK, N.A. (FORT MILL, SC).**

If your client does not remit the above amount within the ten (10) day period, we will certify default with the Bankruptcy Court and request relief from the automatic stay.

Bjorn Pilgrim, Legal Assistant  
Phelan Hallinan Diamond & Jones, LLP

cc: RICARDO I. LOPEZ, JR  
WILLIAM C MILLER, ESQUIRE (TRUSTEE)  
UNITED STATES TRUSTEE  
WELLS FARGO BANK, N.A. (FORT MILL, SC)  
ATTENTION: BANKRUPTCY DEPARTMENT  
ACCOUNT NO.: \*\*\*\*\*0301

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT A DEBT, BUT ONLY ENFORCEMENT OF A LIEN AGAINST PROPERTY